

## MANDATORY SUBMISSION REQUIREMENTS

### Required Documents For DU Refi Plus or FHLMC Open Access Incomplete Submissions will be rejected

- \_\_\_ Completed and Certified Checklist (This document)
  - \_\_\_ LDP/GSA
  - \_\_\_ Initial 1003 signed & dated by LO & Borrower
  - \_\_\_ Permanent Resident Alien Card(s) if applicable
  - \_\_\_ FNMA DO/DU Refi Plus Findings or FHLMC LP Open Access Findings using HVE Value\*  
(Address must match property address exactly (any discrepancies require current service to correct prior to AMX approving loan transaction))
  - \_\_\_ Social Security Authorization Form signed by borrowers
  - \_\_\_ Copy of Current Mortgage Statement from subject loan, HOA bill (if applicable)
  - \_\_\_ Copy of Current Second Mortgage Note and Statement from subject loan (if applicable)
  - \_\_\_ Property Profile (must show date property acquired, original purchase price)
  - \_\_\_ FHLMC loans require evidence of MI was not required on prior loan (if not identified on LP Findings)
  - \_\_\_ Full Credit Report - 3 Scores (No lates => 30 days in past 6 months & current at closing)
  - \_\_\_ Borrower(s) signed Social Security Authorization, and 4506T
  - \_\_\_ Employment Verification
    - \_\_\_ 1) Base Pay – Provide one paystub with year to date earnings (dated with 60 days of loan closing)
    - \_\_\_ 2) Commission/Overtime/Bonus/Dividends/Interest/Trust Income – Most Recent one year 1040's with all schedules attached plus #1 if applicable
    - \_\_\_ 3) Second Job – Provide one paystub with year to date earnings (dated with 60 days of date of note/closing)
    - \_\_\_ 4) Self-Employed, Primary or Secondary Job – Most Recent one year 1040's with all schedules attached
    - \_\_\_ 5) Retirement, IRA, Pension - Provide one months' proof of receipt of income (verification of continuance is not required)
    - \_\_\_ 6) Seasonal Employment - Most Recent one year 1040's with all schedules attached, 1099's, Provide one paystub with year to date earnings (dated with 60 days of loan closing) and/or current unemployment statement (as applicable)
    - \_\_\_ 7) Rental Property Owned – Most Recent one year 1040's with all schedules attached
    - \_\_\_ 8) Alimony/Child Support - Provide one months' proof of receipt of income (verification of continuance is not required)
    - \_\_\_ 9) Asset Depletion – Standard documentation requirements apply
  - \_\_\_ Assets – One months' most recent bank statement with all pages even blank (within 60 days of note/closing). Large deposits do not require source or paper trail.
  - \_\_\_ NOO Subject Property: Current, valid rental/lease agreement required
  - \_\_\_ Other Real Estate: Provide rental agreements, hazard ins. declaration page, tax bill, HOA statement for all properties owned
  - \_\_\_ Full Prelim (Chain of title to indicate no changes from original loan, except death/divorce – Occupant borrower cannot be removed, Cannot add non-occupant borrower to owner occupied transaction)
  - \_\_\_ Hazard Insurance (to verify premium for impound calculations)
  - \_\_\_ RESPA forms; Anti Steering, GFE, Intent to Proceed
- PRIOR TO DOCUMENTS – NO EXCEPTIONS
- \_\_\_ \*If HVE value is not acceptable due to +/- .20, unavailable or property type ineligible, FULL Appraisal is required
  - \_\_\_ MI transfer is required prior to documents – no exceptions
  - \_\_\_ Estimated HUD-1 and Master Settlement Statement
  - \_\_\_ Payoff Demand (borrowers MUST make payment for month they close - no exceptions)